
Credit Specialist Resume

Job Objective

Seeking a position as Credit Specialist in which my abilities and experience can aid in the growth of the company.

Summary of Qualifications:

- Remarkable experience in Credit, Collections and Customer Relations
 - Outstanding knowledge of loan documentation, policy and regulations, and grading process
 - In-depth knowledge of credit administration, policy and procedures
 - Proficient in MS Office Suite (word, excel, outlook)
 - Ability to calculate discounts and percentages
 - Ability to maintain complete and accurate records of all Credit activities
 - Remarkable ability to gather financial information and write up a quarterly risk assessment
 - Excellent written and verbal communication skills
 - Sound judgment and decision-making skills
 - Strong analytical skills and data input skills
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Work Experience:

Credit Specialist, May 2006 – Present

Paychex, Miami, FL

- Conducted due diligence on new CORE clients as part of the branch escalation program.
- Performed credit reviews for incoming clients utilizing credit resources including credit reports, public record reports and additional resources.
- Established, managed and maintained positive and professional relationships with internal and external clients and business partners.
- Researched and resolved product and service issues from the field and clients.
- Developed enhancements to existing and new processes and made recommendations to management.

Credit Specialist, March 2003 – April 2006

Kforce Finance & Accounting Staffing, Miami, FL

- Participated in product related projects and training sessions.
 - Developed appropriate credit approval documents for Relationship Managers and Credit Officers.
 - Managed work flow and timeliness with emphasis on prioritization of loan requests.
 - Maintained financial background information on current and prospective customers and spread financial statements.
 - Ensured Loan Policy exceptions are documented and discussed appropriately in credit approval documents
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Education:

Bachelor's Degree in Finance, Accounting & Economics, Appalachian State University, Boone, NC

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